

For Your Benefit

October 2008

Inside

2 Changes you can make during open enrollment

3 2009 monthly premiums
PEBB coverage extends to adult dependents

4 Benefits fairs schedule

5 Contact the plans

6 An ounce of prevention
Tell us what you think—and win a \$25 gift card

7 Want more details? Visit PEBB's Web site
Reminders about choosing a provider



Washington State
Health Care Authority
Public Employees Benefits Board

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1-800-200-1004
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www.pebb.hca.wa.gov

PEBB maintains same plans, offers some lower premiums for 2009

While the state of Washington will pay 7.9 percent more to provide health coverage to state employees in 2009, some employees will see their premiums go down in 2009.

The 7.9 percent increase was lower than the anticipated 8.3 percent and increases seen by many other large employers. In addition, all of the 2008 medical plans will continue participating with the PEBB Program for 2009.

The average employee contribution will increase from \$79 in 2008 to \$91 per month in 2009. Employees will still pay an average of 12 percent of their total health care costs, with the state paying the remaining 88 percent. The good news is, premiums for Kaiser Classic, Kaiser Value, and Uniform Medical Plan members will decrease next year. See "2009 monthly premiums" on page 3 for the new rates effective January 1.

Open enrollment will start October 27 and end November 30. Here's a summary of the changes beginning January 1, 2009:

Medical benefit changes

- The **hearing aid** benefit will increase to \$800 maximum plan payment every 36 months. (The current benefit ranges between \$300 - 400 for the same period.)
- The medical plans' maximum payment for **chemical dependency services** will increase to \$14,500 per 24 consecutive calendar month period for inpatient and

outpatient treatment combined. (The current benefit is \$14,000 for the same period.)

Flexible spending account changes

A flexible spending account (FSA) allows you to set up a tax-free savings account to help pay for your and your family's health care costs. The maximum annual amount that you can contribute toward your FSA will increase to \$3,600 in 2009, up from \$2,400 in 2008. (The minimum annual contribution amount will stay at \$240.)

(continued on next page)

Already enrolled in an FSA or the Dependent Care Assistance Program (DCAP)?

Don't forget—you must complete an enrollment form during open enrollment to continue your FSA or DCAP participation for next year, even if you don't wish to change your contribution amount(s). You can find the FSA and DCAP enrollment forms on ASIFlex's Web site at www.asiflex.com/pebb.

This is your *only* 2009 open enrollment notice.

PEBB maintains same plans, offers some lower premiums for 2009

(continued)

Life and long-term disability insurance rates decrease

Employees will pay slightly less for their optional life and long-term disability insurance in 2009 due to excess reserves. The rate reduction for life

insurance is guaranteed for three years; and for long-term disability insurance, two years.

You can find these rates on PEBB's Web site at www.pebb.hca.wa.gov (select Benefits, then Life Insurance or Long-Term Disability) or by contacting your personnel, payroll, or benefits office.

Eligibility change

Effective January 1, 2009, you can enroll a new type of family member—adult dependents (see article on page 3).



What types of changes can I make during open enrollment?

- Change your medical plan
- Change your dental plan (if applicable)
- Add an eligible family member to your coverage
- Waive your PEBB coverage, if you have other health coverage
- Enroll or reenroll in a flexible spending account (FSA)*
- Enroll or reenroll in the Dependent Care Assistance Program (DCAP)*

Changes are effective January 1, 2009.

To make these changes, go to PEBB's Web site at www.pebb.hca.wa.gov for forms and information, or consult your personnel, payroll, or benefits office.

** The FSA and DCAP are only available to employees in state agencies, higher-education institutions, and community and technical colleges.*

What types of changes can I make throughout the year?

- Enroll or waive your dependent(s), based on a qualifying event (such as marriage or birth of a child)
- Change your medical and/or dental plan, if you move outside of your plan's service area or have a qualifying event
- Apply to enroll in or increase optional life insurance
- Change/update your life insurance beneficiary information
- Apply to enroll in or increase optional long-term disability insurance
- Apply for auto/home insurance
- Apply for long-term care insurance

Effective dates vary.

To make these changes, go to PEBB's Web site at www.pebb.hca.wa.gov for forms and information, or consult your personnel, payroll, or benefits office.

2009 monthly premiums

These premiums apply to employees in state agencies, higher-education institutions, and community and technical colleges. School-district employees and employees who work for a city, county, port, water district, hospital, etc., need to contact their personnel, payroll, or benefits office to find their monthly premiums.

PEBB Medical Plans	Employee Contribution			
	Employee	Employee and Spouse*	Employee and Child(ren)	Employee, Spouse*, and Child(ren)
Aetna Public Employees Plan	\$112	\$234	\$196	\$318
Group Health Classic	107	224	187	304
Group Health Value	25	60	44	79
Kaiser Permanente Classic	76	162	133	219
Kaiser Permanente Value	33	76	58	101
Uniform Medical Plan	26	62	46	82

*or qualified domestic partner

PEBB coverage extends to adult dependents

PEBB covers enrollees' eligible children up to age 20, and eligible students and dependent children with disabilities after age 20. Starting January 1, 2009, you can enroll other dependent children over age 20 in PEBB's medical and dental coverage—adult dependents. (See sidebar, "What's an adult dependent?")

Unlike other eligible dependents who enroll under your account, adult dependents enroll under a separate account. That is because you will pay the full monthly cost of his or her PEBB health coverage. Your adult dependent does not receive the state's contribution toward his or her health care coverage like your other family members. Your adult dependent must enroll in the same medical and/or dental plan(s) you choose, unless he or she lives outside of your plan's service area.

To enroll an adult dependent, you must complete and submit an *Adult Dependent Enrollment/Change* form to the PEBB Program. The form is available at

www.pebb.hca.wa.gov or by calling 1-800-200-1004. You can do this either during open enrollment or within 60 days of your child qualifying for adult dependent coverage (for example, within 60 days of your child losing student eligibility). You must pay the first month's premium before we can enroll him or her in PEBB coverage.



What's an adult dependent?

The PEBB Program defines an adult dependent as someone who is:

- Age 20 through 24.
- Unmarried.

Benefits fairs schedule

During open enrollment, the PEBB Program hosts benefits fairs to allow members to learn more about PEBB's health plans and speak personally with plan and PEBB staff. Representatives from the flexible spending account program, Dependent Care Assistance Program, life insurance, long-term disability insurance, and auto/home insurance companies will also provide information and answer questions.

Maps to the benefits fairs are available online at www.pebb.hca.wa.gov.

Aberdeen

November 7, 2008

1 to 4 p.m.

Grays Harbor College
Fireside Room
1620 Edward P. Smith Drive

Bellingham

November 12, 2008

12 to 4 p.m.

Western Washington University
Viking Union, Multipurpose Room
516 High Street

Bremerton

October 27, 2008

10 a.m. to 2 p.m.

Olympic College
North & South Conference Rooms
Bremer Student Center
1600 Chester Avenue

Cheney

October 27, 2008

10 a.m. to 2 p.m.

Eastern Washington University
Louise Anderson (LA) Hall Lounge
905 Elm Street

Ellensburg

November 6, 2008

10 a.m. to 2 p.m.

Central Washington University
Lombard Room
400 E. University Way

Everett

November 14, 2008

12 to 4 p.m.

Everett Community College
Jackson Ctr., Jackson Conf. Room
2000 Tower Street

Lacey

November 3, 2008

10 a.m. to 2 p.m.

St. Martin's University
Worthington Conference Ctr.
5300 Pacific Avenue

Longview

November 12, 2008

10 a.m. to 2 p.m.

Lower Columbia College
Student Center,
Conference Rooms B & C
1600 Maple Street

Moses Lake

November 4, 2008

10 a.m. to 2 p.m.

Big Bend Community College
1800 Building, Rooms C & D
7662 Chanute Street NE

Mount Vernon

November 13, 2008

12 to 4 p.m.

Skagit Valley College
Multipurpose Room
Campus Center Bldg.
2405 E. College Way

Olympia

November 5, 2008

10 a.m. to 2 p.m.

Dept. of Transportation
310 Maple Park Avenue SE

Pasco

October 31, 2008

10 a.m. to 2 p.m.

Pasco Red Lion Hotel
Olympic Room
2525 N. 20th Avenue

Port Angeles

November 13, 2008

10 a.m. to 2 p.m.

Red Lion Inn
Juan De Fuca Room
221 North Lincoln Street

Pullman

October 29, 2008

12 to 3 p.m.

Washington State University
French Administration Bldg.
Second Floor Atrium
Stadium Way & Wilson Road

Renton

November 10, 2008

10 a.m. to 2 p.m.

Renton Technical College
Room H102
3000 NE 4th Street

Seattle

October 28, 2008

10 a.m. to 4 p.m.

University of Washington
Medical Center & Health Sciences
Lobbies
1959 NE Pacific Street

October 29, 2008

10 a.m. to 4 p.m.

University of Washington
Main Campus
HUB, East Ballroom

October 30, 2008

10 a.m. to 4 p.m.

University of Washington
Harborview Medical Center
Research & Training Bldg.
325 9th Avenue

Shoreline

November 6, 2008

10 a.m. to 2 p.m.

Shoreline Conference Center
Shoreline Room
18560 1st Avenue NE

Spokane

October 28, 2008

12 to 4 p.m.

Spokane Community College
Sasquatch Bigfoot Room
1810 N. Greene Street

Tacoma

November 4, 2008

10 a.m. to 2 p.m.

Bates Technical College
South Campus Auditorium
E102, E103
2201 S. 78th Street

Vancouver

November 10, 2008

10 a.m. to 2 p.m.

Clark College
Gaiser Hall Student Center
1933 Fort Vancouver Way

Wenatchee

November 7, 2008

10 a.m. to 2 p.m.

Red Lion Hotel
Columbia River Room
1225 North Wenatchee Avenue

Tumwater

October 31, 2008

10 a.m. to 2 p.m.

Department of Labor & Industries
South Wing Conference Rooms
7273 Linderson Way SW

Walla Walla

October 30, 2008

10 a.m. to 2 p.m.

Walla Walla Community College
Room 185 A-C
500 Tausick Way

Yakima

November 5, 2008

10 a.m. to 2 p.m.

Yakima Clarion Hotel
Vineyards Room – Lower Level
1507 N. 1st Street

Contact the plans

Contact the plans directly for help with:

- Benefit questions
- Choosing a doctor or dentist
- Verifying that your doctor contracts with their plan
- Verifying that your drugs are covered
- ID cards
- Copayments, coinsurance, deductibles, and claims



Medical plans	Web site address	Customer service phone numbers	TTY Customer service phone numbers (deaf, hard of hearing, or speech impaired)
Aetna Public Employees Plan	www.aetnahca.com	1-800-222-9205	1-800-628-3323
Group Health Classic and Value	www.ghc.org/pebb	206-901-4636 or 1-888-901-4636	711 or 1-800-833-6388
Kaiser Permanente Classic and Value	www.kaiserpermanente.org	503-813-2000 or 1-800-813-2000	1-800-735-2900
Uniform Medical Plan	www.ump.hca.wa.gov	425-686-1305 or 1-888-304-5103	360-923-2701 or 1-888-923-5622

Dental plans	Web site address	Customer service phone numbers
DeltaCare, administered by Washington Dental Service	www.deltadentalwa.com/pebb.htm	1-800-650-1583
Uniform Dental Plan	www.deltadentalwa.com/pebb.htm	1-800-537-3406
Willamette Dental	www.WillametteDental.com/WApebb	1-800-360-1909

An ounce of prevention, at little or no cost

Your preventive care benefits are an excellent way to get the most from your medical and dental plans. From annual physicals to important checkups such as mammograms, cholesterol screenings, and teeth cleanings, these services lay the foundation for overall good health.

Here are just some of the preventive care services you can add to your personal health care strategy:

- ✓ Flu shot
- ✓ Dental exam/cleaning
- ✓ Mammogram
- ✓ Pap smear
- ✓ Physical exam
- ✓ Prostate/colorectal cancer screening
- ✓ Vaccinations



In consultation with your health care provider, regular exams can help find problems before they start. They also can help find problems early, when your chances for treatment and cure are better. By getting the right health services, screenings, and treatments, you can take steps to improve your chances for living a longer, healthier life.

Your PEBB benefits

Most medical and dental plans cover 100% of the cost for preventive care benefits. Check with your health plan to find out what screenings are included, and how often you should have them.

Sources:

National Foundation for Infectious Diseases
Centers for Disease Control and Prevention



Whenever you see this symbol in PEBB communications, you can find more information on your PEBB preventive care benefits. Preventive care services include regular testing, screening for diseases, immunizations, or other health services that detect diseases early on or prevent them from occurring.

Tell us what you think and win a \$25 gift card!



Since we changed the *PEBB Perspective* newsletter to *For Your Benefit* back in August, we'd like to know what you think about the changes. Did you find what you needed? Is the newsletter informative? You can let us know by taking a brief online survey at www.pebb.hca.wa.gov now through PEBB's open enrollment (until November 30).

The PEBB Program will keep your identity and survey answers confidential, and will only use the information to make further improvements to our communication materials.

From the survey respondents, we'll select five names in a drawing on December 1 to award \$25 gift cards to a general merchandise retailer.

Need more details? Want to change your plan? Visit PEBB's Web site!

You can find more health plan information for 2009 on PEBB's Web site at www.pebb.hca.wa.gov beginning in mid-October.

Compare plan benefits

If you're thinking of changing plans or want to review your plan's benefits, select "Benefits" from the left navigation panel, then select "Medical." You can choose which plans to compare, as well as view only the benefit differences among those plans.

Find plans in your county

Select "Benefits" from the left navigation panel, then select

"Medical" and then "Plans in Your County." Answer the prompts to find the plans available in your county of residence.

Change plans for 2009

During open enrollment, you can change your medical and dental plans for 2009 or waive medical coverage by selecting "Change My Coverage" on PEBB's home page.

Visit plans' Web sites

From the "Benefits" link, select "Medical" and then "Contact the Plans" for phone numbers and links to the plans' Web sites. The plans' Web sites also include publications, drug formularies, special plan features, provider directories, and other helpful information.



Reminders about choosing a provider

- Call your providers to verify that they will continue participating with your health plan to serve PEBB members.
- If your doctor, dentist, or health care facility discontinues participation in your plan, you cannot change plans until the next open enrollment or if you have a qualifying event.
- Both the Uniform Dental Plan and DeltaCare are administered by Washington Dental Service (WDS). If you choose one of these plans, be sure that you choose a dentist who participates with your plan. If you enroll in DeltaCare and don't select a dentist or clinic when you enroll, DeltaCare will assign one to you.
- Willamette Dental requires that you receive care from Willamette Dental dentists or specialists. If you don't select a clinic location when you enroll, Willamette Dental will select one for you.

This is your *only* 2009 open enrollment notice.

Please read this carefully to become familiar with your benefit options.

For more information and to make changes to your 2009 coverage, go to www.pebb.hca.wa.gov.

Important open enrollment dates

October 27 – November 30	2009 open enrollment—your chance to change your PEBB medical and/or dental plans, enroll or reenroll in the flexible spending account (FSA) or Dependent Care Assistance Program (DCAP), and add eligible family members to your coverage.
October 27	First day you can make changes to your PEBB coverage, effective for January 1, 2009. Benefits fairs begin; see schedule on page 4.
November 11	State holiday; PEBB Program office closed.
November 27 – 28	State holiday; PEBB Program office closed.
November 30	Last day to make changes to your PEBB coverage. You may make changes online or complete and submit the enrollment form to your personnel, payroll, or benefits office. (You can download and print forms from www.pebb.hca.wa.gov or request them from your personnel, payroll, or benefits office.)

To obtain this document in another format or to request special accommodations, call our Americans with Disabilities Act (ADA) Coordinator at 360-923-2805. TTY users (deaf, hard of hearing, or speech impaired), call 360-923-2701 or call toll-free 1-888-923-5622.

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